Professional Association of Self-Caterers UK

NEWSLETTER

3 November 2026 Issue 339

This week's contents:

- Commentary
- Budget Update
- PASC UK evidence at DCMS Select Committee in Parliament
- Cyber Incidents & Data Protection
- PASC UK in person meeting - Cotswolds
- AirBnB Changes
- Buying Club – Black Friday Discounts
- Yhangry Update
- If you are a Property Manager, or a Self-Catering Agency, please read on!
- Host Planet – Chester Event – Free tickets for PASC UK Members, discounted tickets for newsletter readers!
- PASC UK Webinar Programme for 2026
- PASC UK on the Road and Important Meetings ahead
- Support Lobbying by Joining PASC UK
- Disclaimer

COMMENTARY

Last week we travelled to Westminster to give evidence in Parliament around the Visitor Levy and ended up in Pembrokeshire celebrating the very best of tourism at the Croeso Awards.

Giving evidence in the House of Commons was a bit daunting, but we got across all our key messages and at some point, the Committee will publish its evidence, to which the Government must formally respond.

The awards night, hosted by Visit Pembrokeshire was a brilliant evening and the service and the food prepared by the students at Pembrokeshire College were absolutely first class. It was great

to see PASC UK Cymru Members out in force and picking up awards. It is well worth entering awards of this kind for your business, and we have a webinar and paper for Members on this.

Winners on the night include, Cwm Connell Coastal Cottages, Sleekstone Holidays, Plas Pantyderi Manor, and Edge House – Lausons Property Management. Our thanks to Visit Pembrokeshire.

We are seeing continued cyber-attacks across the sector, with almost hourly reports coming in, across property management systems and websites. We are working with our legal advisors and a tech company and will be organising a webinar where Members can ask experts about this, and what they can do. We have published below a note from our legal advisors on first steps for those affected, and a note for those who haven't currently been affected to ensure they are prepared should it happen.

We are getting feedback from a few of you that the electricity companies are not applying the VAT cut. If this is affecting you then please let us know and we will create a short paper, with a template letter for you to send, explaining clearly why you should be getting this cut. If you are finding it difficult to get your electricity company to apply this, please send details, including the supplier, to support@pascuk.co.uk and put Electricity VAT in the Subject line.

Many thanks and have a good week.

Alistair and all the team at PASC UK

BUDGET UPDATE

As we wrote last weeks newsletter, we were on tenterhooks as to what Wednesday would bring. We bought subscribers immediate updates on Business Rates, and have been chewing through the finer details since then to give more detail.

We will be joined on Zoom on Thursday by Matt Jeffrey from Zeal Tax to walk Owners through the changes and to take questions:

PASC UK x Zeal Tax - Making sense of the Autumn 2026 Budget
Date: Thursday 5th November 2026
Time: 1400
Location: Zoom
Register **HERE.** – **Open to all!**

The headlines for the Self-Catering sector are as follows:

- **From 1 April 2027, the Small Business Rates Relief valuation threshold will rise from £12,000 to £18,000**:
    - Higher threshold: the Small Business Rate Relief threshold for retail, hospitality and leisure businesses rises from £12,000 to £18,000, taking an estimate 70,000 additional businesses out of paying business rates.
    - Bills frozen: other busineses in these sectors will benefit from a two-year real-terms freeze on business rates.

- **The English government will introduce the Overnight Visitor Levy (OVL) by the end of 2028.**
    - The Government has confirmed that Mayors and other Strategic Authorities in England will have powers to introduce an OVL from 2028. The Fiscal Devolution Roadmap states that local leaders will be able to set out plans for how revenues will be invested by March 2028

- **The 18 to 20 National Minimum Wage will reach £11.27 and the National Living Wage will increase by 3.9% to £13.21 an hour.**
    - This will increase the staffing costs for hospitality businesses and operators employing staff directly.

- **From 6 April 2027, property income tax rates will increase by 2% across all bands, in addition to the 2% announced at the last Budget, which brings the basic rate to 24%, the higher rate to 44% and the additional rate to 49% for the 2027 to 2028 tax year.**
    - This will increase costs for self-catering operators taxed under the property income regime. On the plus side, relief for finance costs will receive a 24% tax reducer, from April 2027.
    - PASC UK Executive Chair Alistair Handyside warned that operators cannot simply keep raising prices to cover every new cost. As he told *The Telegraph*, it is not one individual measure that forces businesses out, but the cumulative impact of successive taxes, regulations and rising operating costs.

- **Household electricity VAT relief and fuel duty reductions have been extended until July 2027.**
    - As reported by PASC UK in September, Self-Catering is explicitly included in the VAT reduction under the section: "Other supplies that are for domestic use" (section 5), electricity is treated as being for domestic use where it is supplied for use in:
        "(c) self-catering holiday accommodation"

The full legislation can be found here:
https://www.legislation.gov.uk/uksi/2026/987/made/data.htm

- **The government will increase the Approved Mileage Allowance Payments (AMAPs) and Simplified Mileage Rates for business mileage above 10,000 miles from 25 pence to 35 pence per mile.**

    - The changes will take effect from 6 April 2027. As a reminder, the rate for business mileage up to 10,000 miles increased from 45p per mile to 55p a mile from April 2026. Subject to the normal tax rules, holiday let owners may be able to claim mileage for qualifying business journeys, including visits to properties for management purposes and travel undertaken wholly and exclusively for the business.

Personal tax-free allowances and income tax thresholds will remain unchanged.

- The full Budget document can be found HERE.

PASC UK EVIDENCE AT DCMS SELECT COMMITTEE IN PARLIAMENT

Last Tuesday Alistair gave evidence in Westminster in front of the cross-party DCMS Select Committee where he and others were asked questions by a number of MPs.
PASC UK were invited after submitting evidence to the Select Committee earlier this year.

The Select Committee decided that this particular session would focus on the Overnight Visitor Levy.

We gave evidence alongside Bernard Donoghue from the Association of Large Visitor Attractions, and Anthony Breach from the Centre for Cities. Interestingly the Centre for Cities thinktank has been a key driver in pushing for a tourism tax in England. It was refreshing to hear them respond to our key point, that Visitor Levies might work in a metro environment but would have totally

different outcomes in rural and coastal areas. There was also common ground as to the importance of full economic impact assessments.

We were able to get across all the points that we wanted to make, about how we have almost zero ability to raise prices, so this is a blunt business tax, how the admin burden will be mostly carried out by micro businesses, and asking how this fits into a Government growth strategy and a Government objective to reduce the admin burden on small businesses by 25%.

We have been able to snip the session and you can view a short version, of just Alistair answering the questions posed to him, or the full session with all questions and answers. It's helpful to see how MPS of different parties are looking at this tax and how the sector is responding, if not to stop it, at least to make it as least damaging as possible.

Members can view the short and full versions of the session here: https://www.pascuk.co.uk/your-membership-account/account/member-only-webinars/

Non Members can view here: https://www.pascuk.co.uk/webinars/

We are closely engaged with the Levy Team at HM Treasury and Alistair is also Chairing the Tourism Alliance Overnight Visitor Levy Working Group and will provide more information over the coming days and weeks as detail emerges.

Observations, comments and questions on the Levy are welcome. Please send to support@pascuk.co.uk and put Bed Tax in the subject line.

CYBER INCIDENTS AND DATA PROTECTION

With an increase on a daily basis of reports of Cyber-hacks across all sectors – from supermarket fridges, to crypto, to Property Management Systems and everything inbetween, we have engaged with Max Miliffe, Data Protection Specialist at Stephens Scown LLP to provide readers with an immediate response in terms of their obligations, should they determine that they have been affected:

> *From cryptocurrency thefts to supermarket fridges being remotely shut down, cyber-attacks continue to make the news. With cyber incidents also affecting property management systems and other suppliers, Members should be particularly alert to unexpected emails, links and requests to make payments to different bank details. If your PMS provider tells you that it has experienced a cyber incident, remember that you still need to consider your own data protection responsibilities.*
>
> *Start by finding out whether personal data you are responsible for has been affected. What information was involved? Whose information was affected? What is your provider doing to contain the incident? Keep a record of what happened, the information you receive from your provider and your own assessment. Remember to consider not only guest information but also, for Agency Members, information held about Owners, which may include bank details and national insurance numbers.*
>
> *Not every cyber incident needs to be reported to the Information Commission (ICO), and you do not always need to contact customers or Owners. However, you should assess the risks promptly. If a personal data breach is likely to result in a risk to individuals' rights and freedoms, it must be reported to the ICO without undue delay and, where feasible, within 72*

hours of becoming aware of it. This means considering whether the breach could realistically cause harm or disadvantage to those affected. If the breach is likely to result in a high risk to affected individuals (e.g. financial loss, identity fraud, significant distress or other serious harm), they must also be informed without undue delay. Importantly, if your PMS provider tells you that it has already reported the incident to the ICO, do not assume that this necessarily deals with your own reporting obligations. You should still consider whether personal data for which you are responsible has been affected and whether you need to make a report yourself. The ICO also expects organisations to keep a record of personal data breaches and their decisions about whether or not to report them.

For more information regarding the ICO reporting requirements, including useful guided, see the ICO website here: UK GDPR data breach reporting (DPA 2018) | ICO

For those that haven't been affected this time, you should make sure that you know who will deal with a data breach, how to contact your PMS provider quickly and what information you will need from them. Continue to use measures such as multi-factor authentication and strong passwords, and make sure any staff are alert to suspicious payment requests, links and other unexpected communications.

We are putting together a Webinar on this topic, and will share details of this ASAP.

PASC UK IN PERSON MEETING – COTSWOLDS

Getting Your Self-Catering Business Ready for 2027

Join the PASC UK team at the beautiful **Owlpen Manor, GL11 5BZ in the Cotswolds** for a free, in-person meeting for self-catering owners, operators, agencies and property managers.

With so many changes affecting our sector, it's more important than ever to understand what's coming, what it means for your business and what you need to do to prepare for 2027.

We'll be bringing you right up to date on the latest Government interventions, sharing local booking data and answering your questions.

Topics we'll be covering include:

- **Statutory Registration:** The latest developments and what owners and operators need to know.
- **Visitor Levies:** What's happening and how these additional charges could affect our sector.
- **Business Rates:** The latest updates and implications for self-catering businesses.
- **Local Booking Data:** What the latest figures tell us about demand and booking trends in the Cotswolds.
- **Capital Allowances:** A vital reminder to check that you've claimed everything you're entitled to ahead of the **January 2027 deadline**. Don't miss out on potentially valuable tax relief.
- **Preparing for 2027:** What else is coming down the track and what action you should be taking now.

There will be plenty of time for questions, with the PASC UK team on hand to discuss the issues affecting your business.

It's also a great opportunity to meet other owners and operators facing many of the same challenges, share experiences and make useful local connections.

EXCLUSIVE FOR PASC UK MEMBERS

Informal Members' Breakfast

We'll be hosting an informal breakfast before the main meeting, giving Members the chance to catch up with the PASC UK team and one another in a relaxed setting.

Fire Risk Assessment Support with Paul Bray

We're also delighted that **Paul Bray EngTech. GIFireE. MIFSM.** will be joining us and available to answer Members' questions about their Fire Risk Assessments.

If you have a specific query and would like Paul's help, please email **support@pascuk.co.uk** in advance.

We'll make sure you know exactly what information and documents to bring so that Paul can give you the most accurate and useful guidance possible.

Book your FREE tickets here:

Members

Non Members

AIRBNB CHANGES

To save repetition, for guidance on what the latest updates from AirBnB mean from a Regulatory, Legal and Insurance standpoint, please see last weeks newsletter which can be found HERE.

PASC UK continues to work alongside fellow national trade associations on this topic. We have also been in contact with the ASSC with who we have an MoU, and have borrowed their wording on the below because they have summed it up so well:

We recognise that expectations of guests should be reasonable and clearly communicated. Professional cleaning is the operator's responsibility, but asking guests to look after the accommodation and leave it reasonably tidy is an established part of self-catering.

Most guests treat accommodation respectfully. Practical guidance on recycling, disposing of household waste and using facilities safely helps them care for the property during their stay. Feedback from our members suggests that some of Airbnb's restrictions risk going too far, overlooking the distinction between excessive demands and reasonable expectations.

PASC UK opposes overreach by a booking platform into the management of independently owned properties, particularly where its policies may impose additional costs and legal risks on operators. Businesses remain responsible for their accommodation, statutory compliance and insurance, and must retain the ability to manage those responsibilities effectively.

We continue to work with colleagues from trade associations across Europe through the European Holiday Home Association (EHHA) to develop a collective response, while we continue to assess the

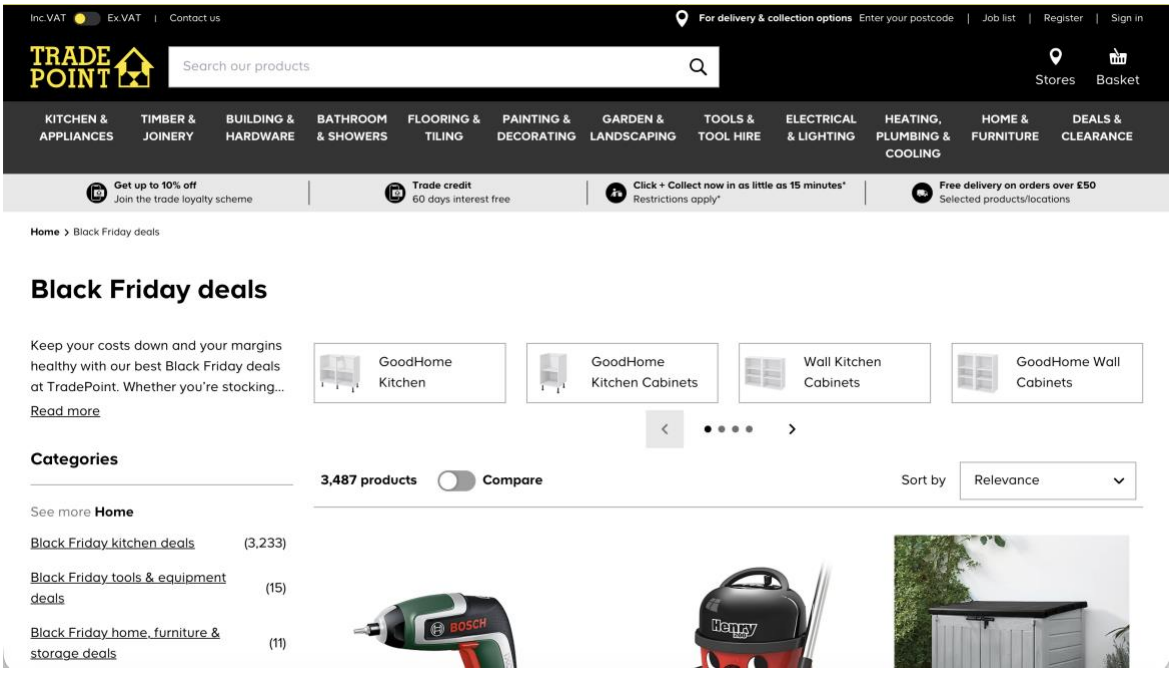
legal implications, including the interaction with operators' contracts, insurance arrangements and statutory obligations.

We have retained our top tips from last week to ensure that readers have seen these below – if you have any questions on any of these, please contact support@pascuk.co.uk

Top Tips:

- Check your insurance policy!! If you don't have public liability insurance – we really strongly recommend you have this. Aircover is not a replacement for your own proper holiday let insurance policy
- If you have EV charging on site, and charge for usage of this, make sure you specify this in your listing
- Check Pets! If you only want to welcome dogs, and not all pets, ensure this is reflected in your listing
- If you're worried about washing up, make this as easy for Guests as possible – if you've previously only included a starter amount of dishwasher tablets, perhaps consider leaving a couple more going forwards
- Has your property got its own "brand"? If you don't have a simple logo, consider using a platform like Canva or a local designer to help you make one – this could be as framed artwork, a fridge magnet, on your guest book, your local guide etc
- Review where your current bookings come from – do you want to diversify your booking sources and platforms?
- If you have concerns about how Guests leave your property, ensure that you or your housekeeping team are taking videos at the end of changeover before check-in showing the condition of the property

BUYING CLUB – BLACK FRIDAY DISCOUNTS



TradePoint have gone live with their Black Friday deals – all 3,487 products – everything from Henry Hoover to kitchen units, wine racks to loo seats and everything in between. The full list can be found here: https://www.trade-point.co.uk/black-friday-deals.cat#icamp=HP_T1_blackfriday26

For Members of the PASC UK Buying Club, your year round 10% discount applies on top of the reductions – making it the cheapest place to buy a Henry Hoover if you're in the market! (£107.10 inc VAT) ☺

If you are a PASC UK Member and aren't currently set up with the Buying Club – please email support@pascuk.co.uk with the subject line: Buying Club

YHANGRY UPDATE

With news last week circulating of yhangry having gone into administration, we reached out directly to the administrators to understand where this left our Members. They confirmed that yhangry had been bought, and was continuing to trade as a going concern and introduced us to the new owners.

We spoke with Ian Lucey, the new owner, at length yesterday and he has shared the following update for you all - with the exception of the two co-founders, the previous team have all remained in post, and they are working to grow the internal team. If you have any questions, please do let me know:

Dear Members,

We're pleased to share some exciting news about the future of yhangry.

We've acquired the business out of administration, and the platform will now operate under a new company, ***yhangry UK Marketplace Limited****.*

Backed by plans for a multimillion-pound investment, we're excited to build on what yhangry has achieved and take the business into its next phase.

The financial difficulties experienced under the previous ownership arose from a disagreement between the founders, rather than any underlying issues with the day-to-day trading or viability of the business. The acquisition provides a fresh start, with new investment, renewed focus and the resources to strengthen the service we provide to you and your guests.

Affiliate payments

Over the 2-3 weeks, we'll be tidying up your account with us. Any outstanding payments due will be settled, and our normal payment schedule will resume going forward.

We understand how important reliable, timely payments are, and we appreciate your patience while we get everything in place.

More investment in partnerships and support

We're planning to significantly increase the resources dedicated to our partnerships. The core team is transferring across, and we'll be strengthening it further with people from our existing businesses. Our aim is to provide higher quality and more responsive support for your guests and faster answers to your queries.

Existing bookings continue as planned

All existing bookings will go ahead as planned. There will be no changes to your guests' bookings or their arrangements with their chefs as a result of the acquisition. For you and your guests, it's business as usual.

Thank you for your continued partnership. We're excited about what lies ahead for yhangry and look forward to building on our work together.

If you have any questions, please feel free to get in touch with us at partners@yhangry.com

Best wishes,
Ian
yhangry

IF YOU ARE A PROPERTY MANAGER, OR SELF-CATERING AGENCY, PLEASE READ ON!

For Agencies and Property Managers, we have two upcoming events for you, one in person, the other virtual.

In Person – Monday 16th November 2026 - Wolverton Hall, NR11 7LY

Agenda:
9:30am - Arrival

9:45am - Welcome and Introductions
10:00am - PASC UK - Update on Tax and Regulatory impacts, including DAC7, Statutory Registration and Visitor Levies on the sector, and how we can push back together
10:30am - SuperControl - Navigating the changing landscape
10:45am - SuperControl - DAC7 - What is it, What do you need to do & most importantly - by when!
11:05am - Questions
11:15am - Coffee and networking
11:45am - Stephens Scown - Watertight T&Cs, waivers, insurance, commercial bookings and keeping the CMA happy
12:10pm - Key Data - Market overview, focusing on the 2026 short term letting performance in Cotswolds
12:30pm - From Potential to Performance: Unlocking Revenue Growth on Booking.com
12:50pm - Panel discussion - What creates enduring competitive advantage?
1:10pm Lunch and networking
2:30pm - Depart

Attendance is free and we would love to see you there. Please RSVP to Link HERE to secure your free slot.

Virtual – Wednesday 18th November – 1400-1500

If you are an Agency or Property Manager and aren't a sole trader, but haven't yet got yourself sorted for DAC7 reporting, or if you have already filed, but want to make sure that you're all set for January's reporting deadline, please join us on Wednesday 18th November at 1400 on Zoom, with Natalie Dowling from Hartford Consulting – our favourite DAC7 expert, who has promised to make the otherwise (a little bit dull content!) as interesting and engaging as possible for you all!

For those reading this who are new to DAC7, Natalie has kindly helped us prepare a simple paper outlining what it is. This can be found here for Members and here for Non Members.

For PASC UK Agency Members, we have a comprehensive selection of papers and webinar recordings to help guide you through this topic.

Date: Thursday 18th November
Time: 1400

Location: Zoom
Register HERE. – **Open to all Agencies & Property Managers!**

HOST PLANET – CHESTER EVENT – FREE TICKETS FOR PASC UK MEMBERS, DISCOUNTED TICKETS FOR NEWSLETTER READERS

If you run holiday lets in the north-west, the Host Planet Roadshow comes to Chester on Tuesday, 10 November.

Nicky Williamson from the PASC UK team will be on hand throughout the day ☺

Hosted at **Sykes Holiday Cottages HQ (One City Place, Chester)** from 9am to 4pm, the day focuses on one question: how to make every stay more profitable.

Highlights include:

- A fireside chat with Graham Donoghue, CEO of Forge Holiday Group, on how they're using AI
- Pricing for 2027, from shoulder seasons to filling gap nights, with PriceLabs, Beyond and myDataValue
- Turnover tips from Turno and a PMS panel with Hostaway, SuperControl, Guesty and Avantio
- A timely update on claiming capital allowances from Zeal Tax
- A hands-on Upsell Challenge where each table builds and pitches a strategy

PASC UK has a limited number of free ticket for members – if you would like to secure one of these, please email support@pascuk.co.uk with the subject line: HostPlanet

Subscribers to the newsletter, can get 50% off tickets with the code **PASCINCHESTER,** bringing the price down from £40 + VAT to just £20 + VAT.

Register here: https://luma.com/5bqlxktj

Full details: https://www.hostplanet.club/post/host-planet-roadshow-chester-making-every-stay-more-profitable

PASC UK WEBINAR PROGRAME FOR 2026

Previous webinars and meetings can be viewed on the PASC UK Website at:
https://www.pascuk.co.uk/webinars/ Members only recordings are in the Members area.

1/ PASC UK x Zeal Tax - Making sense of the Autumn 2026 Budget
Date: Thursday 5th November 2026
Time: 1400
Location: Zoom
Register **HERE.** – **Open to all!**

2/ PASC UK x KeyData – Summer Holidays & Half Term wrap up – looking ahead to Christmas and 2027!
Date: Thursday 19th November 2026
Time: 1400
Location: Zoom
Register **HERE.** **– Open to all!**

3/ PASC UK - What is DAC7 and what do I need to do? (Agencies & Property Managers)
Date: 18th November
Time: 1400
Location: Zoom
Open to All
Register **HERE.** – **Open to all Agencies & Property Managers!**

PASC UK ON THE ROAD AND IMPORTANT MEETINGS AHEAD

PASC UK will be present at the following events:

- 5 November. Short Term Rentalz Summit - London
- 10 November. Host Planet – Chester
- 10 November. Cottageline Meeting - Cotswolds
- 11 November. PASC UK Members Meeting – Cotswolds
- 12 November. Beltie Testers Meeting - Devon
- 16 November. Agencies & Property Managers Event - Norfolk
- 17 November. Tourism Alliance Policy Conference - London
- 2 December. Tourism Alliance Council Meeting – Manchester
- 16 December. Urban Living Conference - London

SUPPORT LOBBYING BY JOINING PASC UK

There is a huge amount of work and lobbying to do to help support you all in the self-catering sector. There are thousands of you that have had the benefit of this newsletter and the lobbying done on behalf of the sector.

We are now asking that as many of you as possible join PASC UK. The fight is on so many fronts, and we get much better results when we engage proper legal advice and proper PR firms to assist with campaigns. Memberships to other organisations that provide common lobbying, information feeds and support also cost many thousands of pounds a year.

Membership fees are as follows:

- Single cottage £90 plus VAT
- 2 – 4 Units £150 plus VAT
- 5 – 10 Units £235 plus VAT
- 11 + Units £335 plus VAT

Members get telephone support and priority email support.

You can join here and it takes 2 mins: https://www.pascuk.co.uk/join-pasc-uk/

Wishing every one of you all the best.

Best regards

Alistair Handyside MBE
Executive Chair
The Professional Association of Self-Caterers UK
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www.pascuk.co.uk
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